

ICO Global Ltd

U.K. Benefits Contacts

If you have any queries regarding these benefits, you can contact our brokers, Heath Lambert Consulting Limited:

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BENEFIT	COVERAGE
Private Medical Insurance – BUPA – Select	
Reimbursement	100% for: <ul style="list-style-type: none">• Out-patient consultations with a consultant on GP or consultant referral; out-patient therapies and complementary medicine on GP or consultant referral; hospital charges for out-patient tests and investigations on consultant referral.• MRI, CT and PET scans.• Consultants' fees for surgical and medical hospital treatment.• Hospital charges for: accommodation, theatre charges, nursing care, drugs and dressings, intensive care, diagnostic tests and MRI, CT and PET scans, therapies, prostheses and appliances.
Hospital	<ul style="list-style-type: none">• Participating Network Hospitals – Scale B
Costs	<ul style="list-style-type: none">• ICO pays 100% of premium (this is a taxable benefit)
Deductible	<ul style="list-style-type: none">• Nil
Private Dental Insurance – National Dental Plan – Clear 5	
Fee Guide	<ul style="list-style-type: none">• Nil
Reimbursement	<ul style="list-style-type: none">• You can claim for any necessary treatment and will be reimbursed up to the amounts shown on the attached document, to an overall annual maximum of £2,000.00. If you require treatment as the result of an accident or sports injury, you may claim a further £2,000.00 each year, reimbursed according to the individual treatment limits shown.• Overseas Dental Treatment – You can claim for any dental treatment you need whilst abroad. You should simply request a receipt in English and submit with a claim form.

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	<ul style="list-style-type: none"> All claims must be submitted within 90 days of completion of treatment. Limits apply to cover
Costs	<ul style="list-style-type: none"> ICO pays 100% of premium (this is a taxable benefit)
Deductible	<ul style="list-style-type: none"> Nil
Life Assurance – Canada Life	
Cover	<ul style="list-style-type: none"> 4 x basic salary up to £123,600 in the event of death whilst employed by ICO payable to the nominated beneficiary free of inheritance taxation
Costs	<ul style="list-style-type: none"> ICO pays 100% of premium
Top-Up Life Assurance – Canada Life	
Cover	<ul style="list-style-type: none"> Provides top-up to full 4 x salary on salaries over £123,600 Benefit payable in the event of death, whilst employed by ICO payable to nominated beneficiary free of inheritance taxation (assuming correct taxation of premium)
Costs	<ul style="list-style-type: none"> ICO pays 100% of premium Premium paid by ICO for each employee is taxed at the employee's highest rate as a benefit in kind (P11D)
Long Term Disability – UNUM	
Cover	<ul style="list-style-type: none"> 50% of salary (subject to 75% of basic salary minus State Benefit plus National Insurance Contributions and Employer's Pension Contributions) payable until age 60 26 weeks waiting period Increases by 3% per annum in payment
Costs	<ul style="list-style-type: none"> ICO pays 100% of premium
Group Critical Illness – Canada Life	
Cover	<ul style="list-style-type: none"> £60,000 benefit payable in the event of diagnosis of critical illness and survival of 14 days £35,000 benefit payable to a spouse on diagnosis of critical illness and survival of 14 days £20,000 benefit payable to a dependant child on diagnosis of critical illness and survival of 14 days
Costs	<ul style="list-style-type: none"> ICO pays 100% of premium Premium paid by ICO for each employee is taxed at the employee's highest rate as a benefit in kind (P11D)
Working Well Program – Canada Life	
Cover	<ul style="list-style-type: none"> Confidential counseling and information service 24 hrs, 7 days/week Included as part of the Income Protection Plan
Group Personal Pension Plan – Scottish Equitable	
Contributions	<ul style="list-style-type: none"> ICO have various pension schemes